

**UNITED STATES BANKRUPTCY COURT**  
District of Utah

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 12/6/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. Creditors — Do not file this notice in connection with any proof of claim you submit to the court.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Siosaia K. Pupua  
906 West 300 South  
Salt Lake City, UT 84104

Velonika L. Pupua  
906 West 300 South  
Salt Lake City, UT 84104

Case Number:  
13-33663 RKM

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-6766  
xxx-xx-6031

Attorney for Debtor(s) (name and address):

Tony G. Jones  
Law Office of Davis & Jones, PC  
5663 South Redwood Road  
Suite 1  
Taylorsville, UT 84123  
Telephone number: (801) 261-2244

Bankruptcy Trustee (name and address):

Elizabeth R. Loveridge tr  
Woodbury & Kesler  
525 East 100 South  
Suite 300  
P.O. Box 3358  
Salt Lake City, UT 84102  
Telephone number: (801) 364-1100

**Meeting of Creditors**

Date: **January 14, 2014**

Time: **9:30 am**

Location: **405 South Main Street, Suite 250, Salt Lake City, UT 84111**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 3/17/14**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

350 South Main #301  
Salt Lake City, UT 84101  
Telephone number: (801) 524-6687

**For the Court:**

Clerk of the Bankruptcy Court:  
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 12/16/13

**Online Information**

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-866-222-8029 #85 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.10/page fee. An account is required. Visit our homepage at [www.utb.uscourts.gov](http://www.utb.uscourts.gov) for details.

## EXPLANATIONS

FORM RAB9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007–1, 2003–1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Appointment of Interim Trustee	The person designated as Bankruptcy Trustee on the front side of this form has been selected as Interim Trustee of the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further appointment or qualification. The trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U.S. Trustee in writing of any rejection within seven days after receipt of notice of selection.
— Refer to Other Side for Important Deadlines and Notices —	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of Utah

In re:  
 Siosaia K. Pupua  
 Velonika L. Pupua  
 Debtors

Case No. 13-33663-RKM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 1088-2

User: ma  
 Form ID: rab9a

Page 1 of 2  
 Total Noticed: 56

Date Rcvd: Dec 16, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2013.

db/jdb  
 9138110 +Siosaia K. Pupua, Velonika L. Pupua, 906 West 300 South, Salt Lake City, UT 84104-1201  
 ARC/IHC, Acct # xxxx6611, 4646 West Lake Park Blvd., PO Box 30191,  
 Salt Lake City, UT 84130-0191  
 9138107 +All American Cash Advance, 1701 West Broadway Road, Mesa, AZ 85202-1119  
 9138108 +Allied Interstate, Acct # 1136, 3200 Northline Avenue, Suite 160, Greensboro, NC 27408-7613  
 9138112 +Berner Eye Clinic, Acct # x3414, Dr. Terry Berner & Dr. Karri Buresh, 250 East 300 South,  
 Salt Lake City, UT 84111-2418  
 9138113 Bryan W. Cannon and Associates, Acct # xxxxxxxxxx9911,2826, 8619 South South Parkway,  
 Building A, Suite 111, Sandy, UT 84070  
 9138114 +Check City, Acct # xxx-xxx4634,6031, P.O. Box 970183, Orem, UT 84097-0183  
 9138115 #+Convenient Loan, Acct # xxxx7961, 163 East 200 South, Salt Lake City, UT 84111-1508  
 9138116 #+Convinient Loan, Acct # x409-8, 163 East 200 South, Salt Lake City, UT 84111-1508  
 9138120 +First Med Industrial Clinic, Acct # xx0485, 441 South Redwood Road,  
 Salt Lake City, UT 84104-3539  
 9138124 Intermountain Healthcare, Acct # xxxx0333,xxxx0230, P.O. Box 27808,  
 Salt Lake City, UT 84127-0808  
 9138123 Intermountain Healthcare, Acct # xxxx6611, P.O. Box 27808, Salt Lake City, UT 84127-0808  
 9138127 +Kim R. Wilson, Acct # xxxxxx9263, 10 Exchange Place, Eleventh Floor, P.O. Box 45000,  
 Salt Lake City, UT 84145-5000  
 9138128 Lab Corporation of America, Acct # xxxx6101, ATTN: Collections, P.O. Box 2240,  
 Burlington, NC 27216-2240  
 9138130 +Mill Creek Imaging Center, Acct # x2429, P.O. Box 404894, Atlanta, GA 30384-4894  
 9138133 +Mountain Land Physical Therapy & Rehab., Acct # x6419, P.O. Box 711185,  
 Salt Lake City, UT 84171-1185  
 9138134 Mountain Medical, Acct # 2020, P.O. Box 29684, Phoenix, AZ 85038-9684  
 9138135 Mountain Star Clinical Laboratories, Acct # 7223, P.O. Box 2695, Spokane, WA 99220-2695  
 9138136 Optimum Outcomes, Acct # 8203, P.O. Box 660943, Dallas, TX 75266-0943  
 9138137 Pediatric Radiology PC, Acct # x2840, 869 East 4500 South, PMB 511,  
 Salt Lake City, UT 84107-3049  
 9138140 +Primary Childrens Medical Center, Acct # xxx-xxxx4684, 100 North Mario Capecchi Drive,  
 Salt Lake City, UT 84113-1103  
 9138141 Primary Childrens Medical Center, Acct # xxx-xxxx4684, Remittance Processing,  
 P.O. Box 410400, Salt Lake City, UT 84141-0400  
 9138142 RC Willey Home Furnishings, Acct # xxxxxx3166, Financial Services, P.O. Box 65320,  
 Salt Lake City, UT 84165-0320  
 9138143 +Redwood Dental Health Center, Acct # Pupua, 4370 South Redwood Road,  
 Salt Lake City, UT 84123-2223  
 9138145 +Salt Lake Corporation, Acct # xxxxx/0177, 451 South State Street, Room 425, PO Box 145487,  
 Salt Lake City, UT 84114-5487  
 9138147 St. Mark's Hospital, Acct # xxxxx0919, c/o B-Line, LLC, MS 550, P.O. Box 91121,  
 Seattle, WA 98111-9221  
 9138149 Sunrise Credit Services, Inc., Acct # xxxxxl136, 260 Airport Plaza, P.O. Box 9100,  
 Farmingdale, NY 11735-9100  
 9138152 +TD Auto Finance, LLC/Chrysler, Acct # xxxxxx9263, C/O Kim R. Wilson, P.O. Box 45000,  
 Salt Lake City, UT 84145-5000  
 9138154 U of U Hospital & Community Clinics, Acct # xxxxxxxxxx-xx/xxxx6547, PO Box 510708,  
 Salt Lake City, UT 84151-0708  
 9138153 +U of U Hospital & Community Clinics, Acct # xxxxxxxxxx-xx/xxxx6547, P.O. Box 510511,  
 Salt Lake City, UT 84151-0511  
 9138155 +Ungright Eye Associates, Acct # xxx6120, 5770 South 250 East, Suite 410,  
 Salt Lake City, UT 84107-8178  
 9138157 University Medical Billing, Acct # xxxxxxxxxx-xx/xxxx6547, P.O. Box 413024,  
 Salt Lake City, UT 84141-3024  
 9138158 Utah Imaging Associates, Inc., Acct # xxxxxx-xxxAl-UI, P.O. Box 2247,  
 Indianapolis, IN 46206-2247

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: davisjonesnotice@utahdebtcare.com Dec 17 2013 02:30:48 Tony G. Jones,  
 Law Office of Davis & Jones, PC, 5663 South Redwood Road, Suite 1, Taylorsville, UT 84123  
 tr +EDI: QERLOVERIDGE.COM Dec 17 2013 02:23:00 Elizabeth R. Loveridge tr, Woodbury & Kesler,  
 525 East 100 South, Suite 300, P.O. Box 3358, Salt Lake City, UT 84110-3358  
 9138111 EDI: HFC.COM Dec 17 2013 02:24:00 Beneficial Finance, Acct # xxxxxxxxxx9911,2826,  
 P.O. Box 10460, Virginia Beach, VA 23450-0460  
 9138117 EDI: CHRYSLER.COM Dec 17 2013 02:23:00 DaimlerChrysler Financial Services,  
 Acct # xxxxxx9263, P.O. Box 9001897, Louisville, KY 40290-1897  
 9138118 +EDI: RESURGENT.COM Dec 17 2013 02:24:00 East Bay Funding, Acct # xxxxxx1414,  
 c/o Resurgent Capital Services, P.O. Box 288, Greenville, SC 29602-0288  
 9138119 E-mail/Text: bankruptcy@expressrecovery.com Dec 17 2013 02:31:14  
 Express Recovery Services, Inc., Acct # xxxl513,xxx6120, P.O. Box 26415,  
 Salt Lake City, UT 84126-0415  
 9138122 EDI: RMSC.COM Dec 17 2013 02:28:00 GE Money Bank, Acct # xxxxxxx-xxx0961,9867,  
 Bankruptcy Department, P.O. Box 960061, Orlando, FL 32896-0661

District/off: 1088-2

User: ma  
Form ID: rab9a

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Total Noticed: 56

Date Rcvd: Dec 16, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

9138121 +EDI: RECOVERYCORP.COM Dec 17 2013 02:23:00 GE Money Bank, Acct # xxxxxxxx-xxx0961,9867,  
c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
9138126 EDI: IRS.COM Dec 17 2013 02:28:00 Internal Revenue Service, Acct # xxx-xx-xxxx/ xxx-xx-6031,  
Attention: Insolvency Mail Stop 5021, 50 South 200 East, Salt Lake City, UT 84111  
9138125 EDI: IRS.COM Dec 17 2013 02:28:00 Internal Revenue Service, Acct # xxx-xx-xxxx/ xxx-xx-6031,  
Bankruptcy Correspondence, P.O. Box 7346, Philadelphia, PA 19101-7346  
9138129 EDI: RMSC.COM Dec 17 2013 02:28:00 Mervyn's, Acct # xxxxxxxx-xxx0961,9867, Correspondence,  
P.O. Box 981064, El Paso, TX 79998-1064  
9138131 EDI: RESURGENT.COM Dec 17 2013 02:24:00 Millcreek Imaging Center, Acct # x2429,  
c/o B-Line, LLC, P.O. Box 91121, Seattle, WA 98111-9221  
9138132 +E-mail/Text: rrichardson@macu.com Dec 17 2013 02:31:11 Mountain America Credit Union,  
Acct # xxxxxx0602,6638,6637, Attn: Bankruptcy Department, 735 South State Street, Suite 300,  
Salt Lake City, UT 84111-3821  
9138138 EDI: PRA.COM Dec 17 2013 02:28:00 Portfolio Recovery Associates, Acct # xxxxxxxxxxxx9911,2826,  
Notices, P.O. Box 41067, Norfolk, VA 23541  
9138139 +EDI: PRA.COM Dec 17 2013 02:28:00 PRA Receivables Management, LLC, Acct # xxxxxx1414,  
P.O. Box 41067, Norfolk, VA 23541-1067  
9138144 EDI: RESURGENT.COM Dec 17 2013 02:24:00 Roundup Funding, LLC, Acct # xxxxxx1414,  
Mail Stop 550, P.O. Box 91121, Seattle, WA 98111-9221  
9138146 EDI: AGFINANCE.COM Dec 17 2013 02:28:00 Springleaf Financial Services, Inc,  
Acct # xxxxxxxx/1599, FKA - American General Finance, P.O. Box 3251,  
Evansville, IN 47731-3251  
9138109 EDI: AGFINANCE.COM Dec 17 2013 02:28:00 American General Finance, Acct # xxxxxxxx/1599,  
PO Box 3212, Evansville, IN 47731-3212  
9138148 +EDI: HCA2.COM Dec 17 2013 02:23:00 St. Mark's Hospital, Acct # xxxxx0919, P.O. Box 99400,  
Louisville, KY 40269-0400  
9138151 +EDI: AISTMBL.COM Dec 17 2013 02:28:00 T-Mobile USA, Inc., Acct # xxxxx1136,  
Attention: Bankruptcy Department, P.O. Box 53410, Bellevue, WA 98015-3410  
9138150 EDI: AIS.COM Dec 17 2013 02:28:00 T-Mobile USA, Inc., Acct # xxxxx1136,  
c/o American InfoSource LP, P.O. Box 248848, Oklahoma City, OK 73124-8848  
9138156 +EDI: BASSASSOC.COM Dec 17 2013 02:28:00 United Consumer Financial Services, Acct # xxxxx4126,  
Bass & Associates, PC, 3936 East Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083  
9138159 EDI: UTAHTAXCOMM.COM Dec 17 2013 02:24:00 Utah State Tax Commission,  
Acct # xxx-xx-xxxx/ xxx-xx-6031, Attn: Bankruptcy Unit, 210 North 1950 West,  
Salt Lake City, UT 84134-7040

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

9138106 Siosaia K. Pupua and Velonika L. Pupua

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 18, 2013

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2013 at the address(es) listed below:

Elizabeth R. Loveridge tr eloveridge@wklawpc.com,  
rchristensen@wklawpc.com/eloveridge@ecf.epiqsystems.com  
Tony G. Jones on behalf of Debtor Siosaia K. Pupua davisjonesnotice@utahdebtcare.com,  
davisjonesnotice@gmail.com  
Tony G. Jones on behalf of Joint Debtor Velonika L. Pupua davisjonesnotice@utahdebtcare.com,  
davisjonesnotice@gmail.com  
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4